

EXHIBIT 190

KYC Summary

J.P.Morgan

Ticket#: 1537114088449
 Initiated Date: 07/08/2014 23:10

Client Name: SERGEY BRIN

Client Type: Individual

ECI: 0126094708

Banker: ROBERT A KELLER (U979604)

LOB: UHNW

Nationality: UNITED STATES

KYC Status: Complete

KYC Type: KYC Update Review

Primary Information

SERGEY BRIN - ECI: 0126094708, C/O ERIK EDWARDS, LOS ALTOS, CA 940222705

Primary Information

Is the Client a JPMC employee?

No

Front Office Restricted?

Normal

Prefix / Title	First Name SERGEY	Middle Name	Last Name BRIN	Suffix
Full Name SERGEY BRIN	Generation	Previous Name / Alias	Gender Male	Marital Status Married
Date of Birth Redacted	Mother's Maiden Name		Country of Citizenship UNITED STATES	
Primary country of domicile UNITED STATES	Primary state of domicile California		Primary country of assets UNITED STATES	

Is the Client a US Citizen?

Yes

Client Addresses

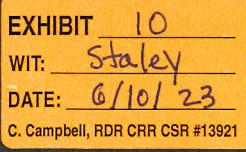
Postal

Legal Address

Title	Company Name	Mailing Label	Salutation
Address C/O ERIK EDWARDS 110 1ST ST			
LOS ALTOS, California 94022-2705			
UNITED STATES			
Confidential Address No			

Phone

Home	Extension	This is a Call Back Number No
[REDACTED]		
Work	Extension	This is a Call Back Number No



Notes

Email

Other

sergeybrin@google.com

Identification & Tax Info

Tax

Type of Tax ID	Social Security Number
Social Security Number	Redacted

Identification

Form of Government ID

US PASSPORT

ID Number Redacted	Issued By Country UNITED STATES	Date Issued 11/07/2007	Expiration Date 11/06/2017
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Client Coverage

Client Coverage

Decision Maker ECI 0533017781	Decision Maker Full Name CLOCK LLC			
Banker SID U979604	Banker Full Name ROBERT A KELLER	Client Service Team ID 776	Client Service Team Name SAN FRANCISCO (TX) 2	Cost Center Code 010628
Investor SID U169766	Investor Full Name DAVID W LYON			

Introduction

Client Introduction Details

How were you introduced to the client?

Sergey Brin is the co-founder of Google Inc. He was referred to the San Francisco office of the Private Bank and banker Robert Keller by Jes Staley, of the JPM Investment Bank in 2003. Sergey, as well as members of his family office: CEO, CFO and CIO have met with Mary Erdoes, Kelly Coffey, John Duffy and other regional executives.

What additional research have you done on the client, aside from meeting them in person?

Sergey Brin is a well known public figure and tech darling as one of the co-founders of Google Inc. He is listed as #19 on the Forbes Billionaires list (see attached). We work very closely with the Sergey Brin family office, called Bayshore Global, and communicate with them at least 1 x per day.

Has the banker or other appropriate officer of JPMorgan met the client in person?

Yes

PEP

Is the client a current or former Senior United States or Non-USA Official / also known as a Politically Exposed Person (PEP), related to a PEP, or closely associated with a PEP?

No

Source of Wealth / Financial Information

Which country(ies) is(are) the Clients primary Source of Wealth or Income derived?

UNITED STATES

Is 10% or more of the wealth derived from assets, investments or company ownership in any OFAC Sanctioned Countries?

No

Employment Status

Employed

Source(s) of Wealth - Identify the clients source(s) of wealth from the following list of options

Employment, Income/Earnings from Client-Owned Business, Investments - Appreciation from Investable Assets, Other

Employment

What is the clients current or former position? (Include all former positions, if significant to source of wealth) Occupation

Employer Name Google, Inc	Occupation Founder	Years at Position 16	Annual Compensation(including salary & bonuses) \$1.00
Other Provide detailed and specific information. Sergey Brin's fortune passed the \$30 billion mark for the first time recently as shares in the Mountain View, Calif.-based search giant's stock reached new heights. Shares are up nearly 50% year-over-year as of mid-Feb. 2014, leading to a more than \$7 billion increase since last year's Forbes Billionaires list. Confining himself to a more background role, Brin lets Page run the show as CEO while he oversees the secretive Google Xdivision, dedicated to breakthrough "moonshots" like driverless cars and Glass, the augmented-reality spectacles he wears everywhere. Brin Currently holds 23.2MM shares of GOOG and 23.2MM Shares of GOOGL according to the Company's proxy filing (attached). The current market value for these shares is \$26.8B and then adding the \$4B in diversified assets we currently manage within the Private Bank totals the net worth of \$30B. Brin receives a \$1 Salary, as noted on the Google's annual report to investors. In April 2014, Google underwent a stock split to introduce new Class C shares that will carry no voting power. That move will consolidate the voting power of executives including Brin. He was referred to the San Francisco Private Bank office by Jes Staley, then head of the US PrivateBank. The first Private Bank meeting was with Jes and the two Google co-founders in early fall of 2003. We continue to work with Sergey Brin and his family office for personal investments, diversification plans, fiduciary assets, charitable assets, as well as a new credit and lending relationship. The overall Brin relationship is one of the largest in the Private Bank, of +\$4BN.			
Income/Earnings from Client-Owned Business Is this a private or public company? (If private, please list owners - if public, what is the ticker symbol?) Google Inc is a publicly traded company, and trades under 2 shares classes: GOOG, GOOGL			
Describe the nature of the business and related operations. Also, provide information on where the primary operations are located. Google Inc. is based in Mountain View CA (in the San Francisco Bay Area) and is a multinational corporation specializing in Internet related services and products: search engine, online advertising, technology, cloud computing and software			
Approximate yearly income/salary/bonus/distribution personally derived from the business? 1.00			
Investments - Appreciation from Investable Assets Describe significant investment activities. (Types of investments and investment vehicles such as stocks, bonds, real estate.) JP Morgan Private Bank currently manages \$4BN in liquid investment assets for Sergey Brin, across all asset classes: equities, fixed income and alternatives, including Private Equity, Real Estate and Hedge Funds.			
Where did the money used to make the investment(s) originally come from and how long has the client been an investor? Sergey Brin currently has individual brokerage accounts to enact his monthly stock selling plan (also known as a 10b5-1 plan). Each month we work with the Google Transfer agent, Computershare to sell approx \$100MM in Google stock as part of a diversification plan and managed investments. Client has been in investor since Google went public in 2004. Sergey has been a client of the Private Bank since 2004.			
Total Net Worth \$30,000,000,000.00			
What was the total net worth based on Discussion with/Knowledge of Client Account Statements			
Provide a detailed narrative of how the stated net worth/source of wealth of the client was verified. Please attach any supporting documentation to the KYC. Sergey Brin's fortune passed the \$30 billion mark for the first time recently as shares in the Mountain View, Calif.-based search giant's stock reached new heights. Shares are up nearly 50% year-over-year as of mid-Feb. 2014, leading to a more than \$7 billion increase since last year's Forbes Billionaires list. Brin Currently holds 23.2MM shares of GOOG and 23.2MM Shares of GOOGL according to the Company's proxy filing (attached). The current market value for these shares is \$26.8B and then adding the \$4B in diversified assets we currently manage within the Private Bank totals the net worth of \$30B. Brin receives a \$1 Salary, as noted on the Google's annual report to investors.			
 In April 2014, Google underwent a stock split to introduce new Class C shares that will carry no voting power. That move will consolidate the voting power of executives including Brin, who owns more than 23 million Class B shares, which carry 10-to-one voting power. Sergey Brin is the Co-Founder of Google. He was referred to the San Francisco Private Bank office by Jes Staley, then head of the US Private Bank. The first Private Bank meeting was with Jes and the two Google co-founders in early fall of 2003. We continue to work with Sergey Brin and his family office for personal investments, diversification plans, fiduciary assets, charitable assets, as well as a new credit and lending relationship. The overall Brin relationship is one of the largest in the Private Bank, of +\$4BN.			

Expected Account Activity

Product Family Investments	
Credit	
Investments	
Please provide a detailed description of the purpose/intended use of the Investment account(s). Sergey Brin currently has individual brokerage accounts to enact his monthly stock selling plan (also known as a 10b5-1 plan). Each month we	

work with the Google Transfer agent, Computershare to sell approx \$100MM in Google stock as part of a diversification plan and managed investments.

Please describe any significant transactions over the last 12 months, including any that are outside of the expected account activity previously documented for the client.

We currently manage a \$100MM monthly stock selling plan (10b5-1 plan) for Sergey Brin. Shares are received from the transfer agent and sold at JP Morgan for the purpose of diversification.

Credit

Please provide a detailed description of the purpose/intended use of the Credit account(s).

Sergey Brin has recently requested a \$500MM line of credit secured by liquid diversified assets. The line of credit would be used for day to-day cash management and taxes owed as a result of the stock selling plan.

Please describe any significant transactions over the last 12 months, including any that are outside of the expected account activity previously documented for the client.

Sergey would like to engage us for the first time on Credit via a LOC secured by diversified assets.

The client will be using the following credit products:

Line of credit – personal use (e.g. secured, unsecured, margin)

Please provide any additional pertinent information regarding the client's credit request

This large Line Of Credit has been approved by US credit executives.

The following questions apply to all accounts for this client

What is the initial source of funding for the client's account(s)?

Initial funding has come from the sale of Google stock through a monthly diversification plan, also known as a 10b5-1 stock selling plan, typically used for restricted or insider persons. Sergey entered into a 60 Month - \$100MM per month stock selling plan. Google stock comes directly from the transfer agent, Computershare.

What is the ongoing source of funding for the client's account(s)?

The ongoing funding will come from continued stock selling and diversification plans.

Wire Transaction Activity

What type of wire transfer activity is expected?

Wire activity is not expected

Automatic Clearing House Transaction Activity

What type of ACH activity is expected?

Same name US domestic

What is the expected volume of Domestic ACH activity per month?

1-10

What is the anticipated value (dollar amount) of Domestic ACH activity per month?

\$25,000,001 to \$100,000,000

The client will be using ACH for the following reason(s):

To send or receive funds for related external/internal accounts

Please provide any additional pertinent information regarding the expected ACH activity

Brin custodies assets at Bank of NY Mellon. After stock is sold at JPM, proceeds are moved to BONY, but continued to be managed with discretion by the San Francisco JPM Private Bank.

Cash Transaction Activity

How many cash deposits and withdrawals does the client expect to make each month?

Cash activity is not expected

Additional Parties

Risk Assessment

Please include any additional information that would further explain your knowledge of the client (family tree/history, public information, websites, etc.)

Sergey Brin is the co-founder of Google has been a client of the San Francisco Private Bank since 2004. The Brin Family relationship is one of the largest in the Private Bank with \$4BN under management. Sergey has recently engaged the PB for a \$500MM Line of credit secured by his liquid diversified assets managed by JP Morgan. We also administer the \$100MM per month 10b5-1 stock selling plan to diversify out of Brin's concentrated Google stock holdings

Business Case

Summary of Risk Attributes

In 2012 Sergey Brin, one of the co-founders of Google Inc was schedule questioned by the Federal Trade Commission in an antitrust probe. In 2013 the antitrust investigation was closed without penalty. Google agreed to voluntarily change some business practices such as removing the restrictions for advertisers who use the online ad platform.

In 2004 Sergey Brin and Larry Page of Google Inc sold company stock in a auction style which caused the SEC to launch a informal inquiry over the stock issuance being not registered and also giving a interview about information before the IPO when it was not included in the prospectus. The company received the regulatory approval, and then closed the auction after reducing the amount of stock sold and cutting the estimated price range. No further information was found about potential Security violations or violating corporate disclosure.

In October 2013 Google Inc and its directors settled a shareholder class action lawsuit. The shareholder class action suit was led by Brockton Retirement Board of Massachusetts and alleged that Page and Brin engineered the stock split in a way that would unfairly benefit the founders. The settlement will allow issuance of a new Class C stock that will payout cash or stock payment if it differs more than a percent from the value of Class A shares traded since 2004.

Please specify why you are comfortable with this Client given the identified risk factor(s). Your answer is your "business case" and should detail all mitigating factors

These issues and questions are irrelevant to our oversight of Sergey's investment portfolio nor do they pose any reputational risk to the firm. The antitrust probe was closed without penalty, the 2004 inquiry into the use of an auction by Google as part of their IPO is not material, and the antitrust issues brought forward by one institutional investor regarding the company's stock split in 2014 has little reputational relevance to JPM.

Provide Client history/detail, including when the relationship was established, how it came to be in UHNW/HNW, Client's association with other JPM LOBS etc.

Sergey Brin has been a client of the Private Bank since 2004. We currently oversee assets as investment advisor and trustee that total \$5B+.

Client known to whom (JPM employees), how well and how long

Robert Keller, Vice Chairman Private Bank: 10 years. David Lyon, Managing Director, Private Bank: 10 years. Mary Erdoes, CEO Asset Management: 7 years.

Overall UHNW/HNW relationship size and type of accounts

\$3B+ Discretionary IM

Is this a shared client, what other LOB has a relationship with the client? Provide relationship manager name (if known), client of other LOB since (date) and relationship size?

Not a shared client

When was the last time you met the client? What was the reason for the meeting?

Met with client and his family office team July 17, 2014. We meet with his family office advisors at least 3x per month given the nature of the relationship and the ongoing dynamic of our dialogue given the size of the portfolio we are overseeing.

Banker Attestation

Affirmation

As the client sponsor, I understand that I am primarily responsible for protecting the firm's reputation from inappropriate business relationships, as well as prevent fraud and money laundering. By approving this KYC, I am sponsoring this client as to their character and reputation and from a legal/regulatory standpoint.

Yes

Please state your rationale for conducting business with this client

This is one of the top 5 relationships in the Private Bank globally. We oversee investment portfolios that have \$5B+ in assets and also serve as sole trustee for three GRAT remainder trusts that have \$1B+ in assets. In November 2009 we put in place a 5-year 10b5-1 plan that liquidates \$75mm GOOG stock per month, most of which move into portfolios that we manage. We are in discussions to renew that plan in February 2015. Annual revenue generated by this relationship is \$12mm+

Comments

Sponsorship affirmation -

Based on my due diligence and the information provided, I approve and accept sponsorship of Sergey Brin ~ as a Client from inception and throughout the client relationship.

Summary

Risk Factors and Indicators

Risk Factors:

No Risk Factors Present

Risk Indicators:

ACH Value : \$25,000,001 to \$100,000,000

Risk Rating

Initial Risk Rating
Standard

Final Risk Rating
Moderate

Reason for Adjusted Risk Rating
Moderate Derogatory Information

Report Requested from GS&I
Full

Summary of Risk Attributes

In 2012 Sergey Brin, one of the co-founders of Google Inc was schedule questioned by the Federal Trade Commission in an antitrust probe. In 2013 the antitrust investigation was closed without penalty. Google agreed to voluntarily change some business practices such as removing the restrictions for advertisers who use the online ad platform.

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GSI Report

Current Report Type:

Full

Main Client Report Type:

Full

GSI Grid

Search Type	Further Review Required
Company Information	No
No additional research necessary.	No
Corporate Records	No
No additional research necessary.	No
Other Database Searches	No
No additional research necessary.	No
Internal Database Search (SPEADD/FPS)	No
Internal database search revealed prior GDDO research for SERGEY BRIN and the following derogatory information was reported.	No

Publications No additional research necessary.	No
Regulatory Sanctions No additional research necessary.	No
OFAC/Control List Search No additional research necessary.	No

GSI Red Dot

Has this been identified as Red Dot KYC? Yes	Negative or Inconsistent Information No
Details (Include KYC names in which this was previously reported, if any) Reference the account titled "23andMe Research Institute" (attached document labeled 939491914B) for previous research.	
Please respond to any issue identified in the GS&I grid that either needs further review or red dot which is not already covered in Business Case within the KYC Given the role that Sergey plays at Google (co-founder) and also the overall wealth that he has created, it is natural and customary for his name to be included in matters referenced in the GS&I grid. None of this is directly related to his actions as a client of the firm not should it impact how we service him as a client. OK to proceed.	

Comments

(No Comments Available)

Audit Trail

Date / Time	Stage	Owner Name	Team	Detail
07/08/2014 23:12	Compose	FLYNN GOVERN (W469527)	Onboarding Owner	Initiated Ticket
07/22/2014 15:15	Banker Attestation	ROBERT KELLER (U979604)	KYC PB ATTESTORS	Approved Client
07/23/2014 11:55	Market Manager Approval	JEREMY GELLER (U432015)	KYC PB MARKET DIRECTOR	Approved Client
07/23/2014 14:56	Regional Director Approval	OLIVIER DE GIVENCHY (U004303)	KYC PB CEO DIRECT REPORT	Approved Client